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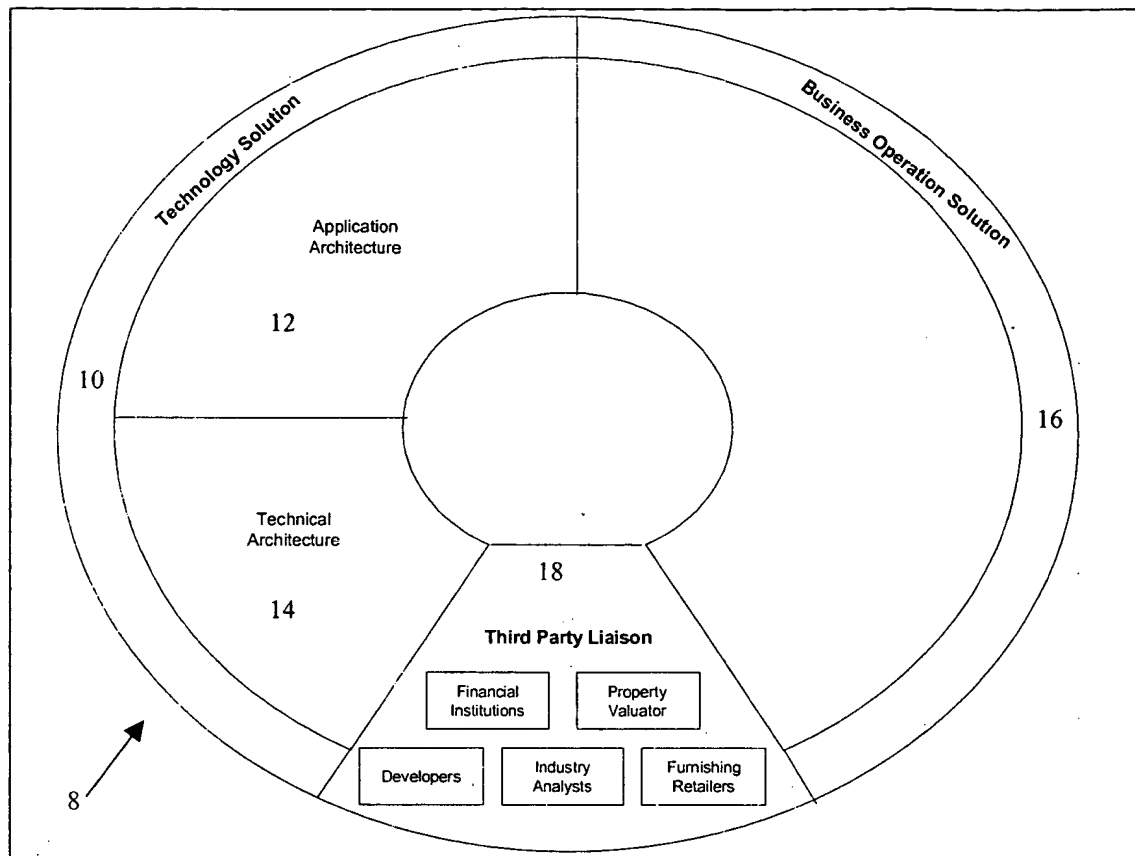
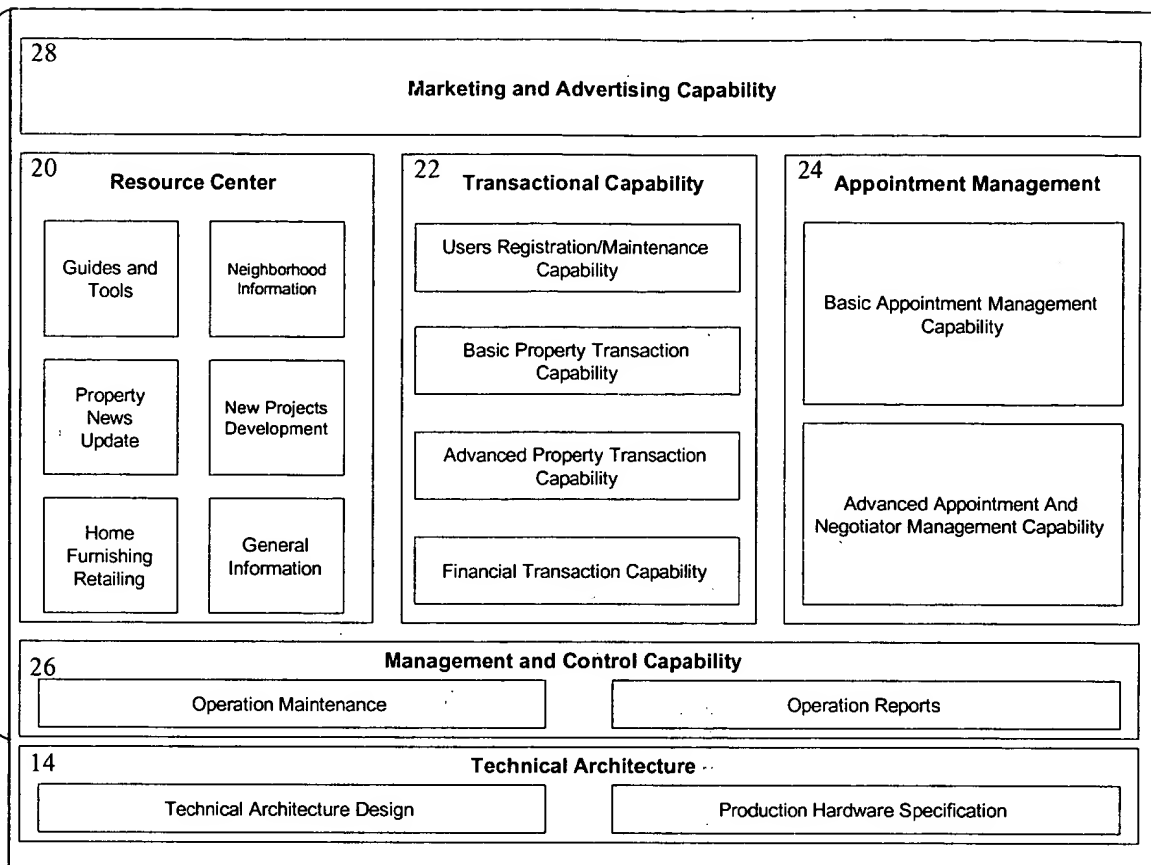
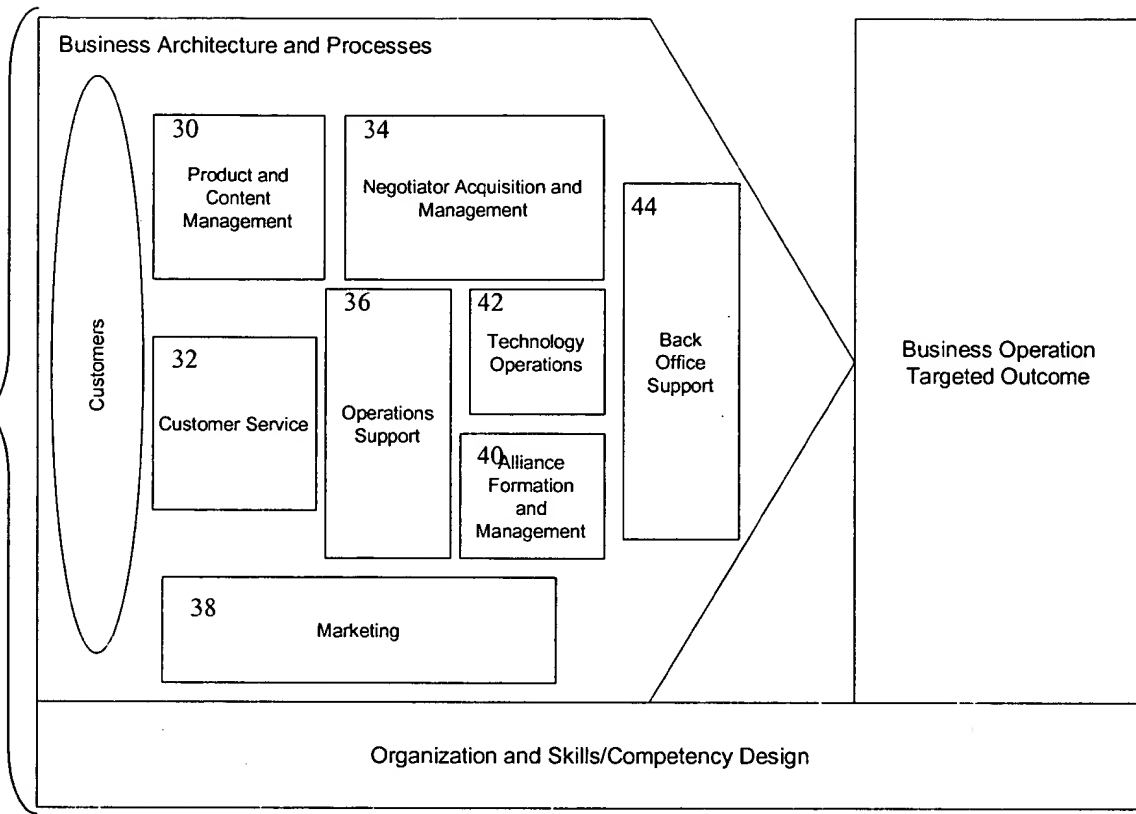


FIGURE 1

12

FIGURE 2



|  |  |   |   |
|--|--|---|---|
| <b>Seller Fulfilment Flow</b>                    | Submit a property for sale   | Monitor the progress of the property sale   | Close the deal with Buyer   |
| <b>Web-front</b>                                 | (45) Submit a property for sale online   | (56) Seller's portfolio provides an update to the user on the progress of the property  |   |
| <b>Backend Support Tool and Operational Team</b> | <p>(52) Backend operational team will review the property for sale</p> <p>(54) If the information is not complete, the backend operational team will contact the seller and assist him/her to complete the details</p> <p>(46) Once the details are complete, the property will be published for sale</p> <p>(70) A negotiator will be assigned the property</p> | <p>(74) Each property is assigned to a negotiator whom the seller can also contact for progress</p> <p>(72) Negotiators will also be responsible for managing all visits to the property site</p> | <p>(80) Backend operational team supports the negotiator when a property is sold</p> <p>(58) Backend operational team will update the availability of the product to sold</p> |

FIGURE 4

|   |  |   |   |   |  |  |  |
|---|--|---|---|---|--|--|--|
| <b>Buyer Fulfilment Flow</b>                    | Get pre-approved loan<br>⇒   | Searching for a property<br>⇒   | (60) Schedule appointment to view the property<br>⇒   | View the property<br>⇒                              | Close the deal with Seller<br>⇒  | Finalize the deal with other third parties (bank)<br>⇒   | Beautify the property  |
| <b>Web-front</b>                                | (84) Apply for a pre-approved loan online<br>(84) Loan application statuses are updated through alerts   | (48) User searches for a property online<br>(50) Properties are recommended to users based on the user profiles | (64) Appointments to view a property can be scheduled online<br>(64) Monitor status of appointment  |   | (59) Online confirmation of the deal   | (88) Apply for a banking product (home loan) online  | (92) User searches for home furnishing products to beautify his/her home |
| <b>Backend Support Tool and Operations Team</b> | (86) Pre-approved loan applications are retrieved from the backend support tool and forwarded to the bank<br>(86) Backend operational team will continue to liaise with the bank to track the status of the pre-approved loan<br>(86) Backend operational team updates the loan status upon confirmation from the bank |   | (66) Appointments can also be scheduled through the call center<br>(66) Users can reschedule their appointments through the call center<br>(62) The backend operational team will confirm the appointments with negotiators and inform the user of the confirmed time through the phone | (61) Property visits are conducted with negotiators | (80) Backend operational team supports the negotiator when a property is sold<br>(58) Backend operational team will update the availability of the product to sold | (90) Retrieve home loan application and forward to bank<br>(90) The backend operational team will continue to monitor the status of the loan application |  |

FIGURE 5

| <b>Negotiator Fulfilment Flow</b>               | Assigned a property to sell  | Appointments tracking  | Commission tracking   |
|---|--|--|---|
|   |  |  |   |
| <b>Web-front</b>                                | <p>(78) A negotiator is able to monitor the status of properties assigned to him/her through the portfolio</p> <p>(76) A negotiator is able to identify new properties assigned to him/her through his/her portfolio</p> | (79) Negotiator is able to view all appointments online  |   |
| <b>Backend Support Tool and Operations Team</b> | (70) Properties are assigned to negotiators through the backend tool   | (62) The backend operational team will confirm appointments with negotiators and inform the user of the confirmed time | (82) The backend support team will monitor and track all commissions to be paid to the negotiator |

FIGURE 6

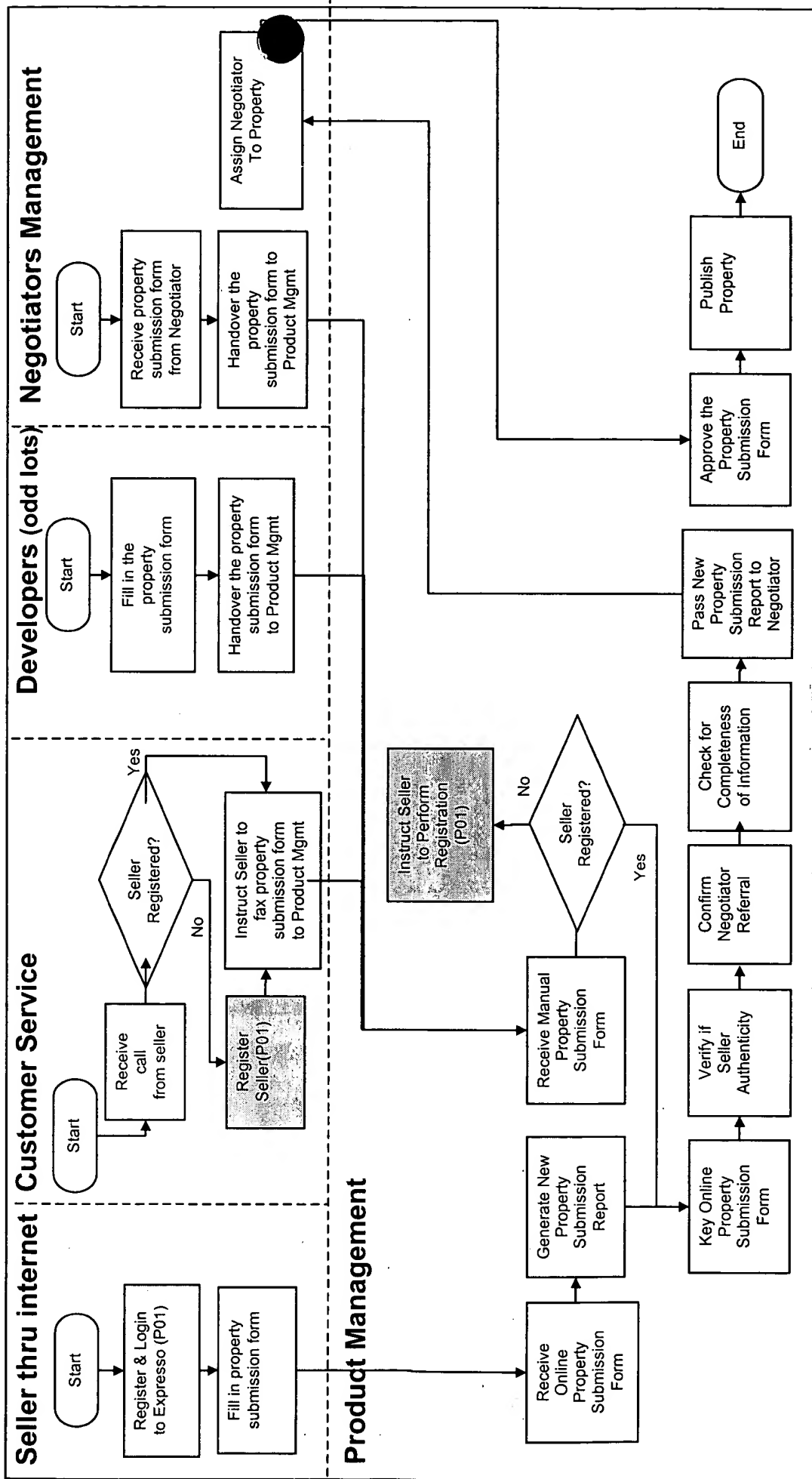


FIGURE 7



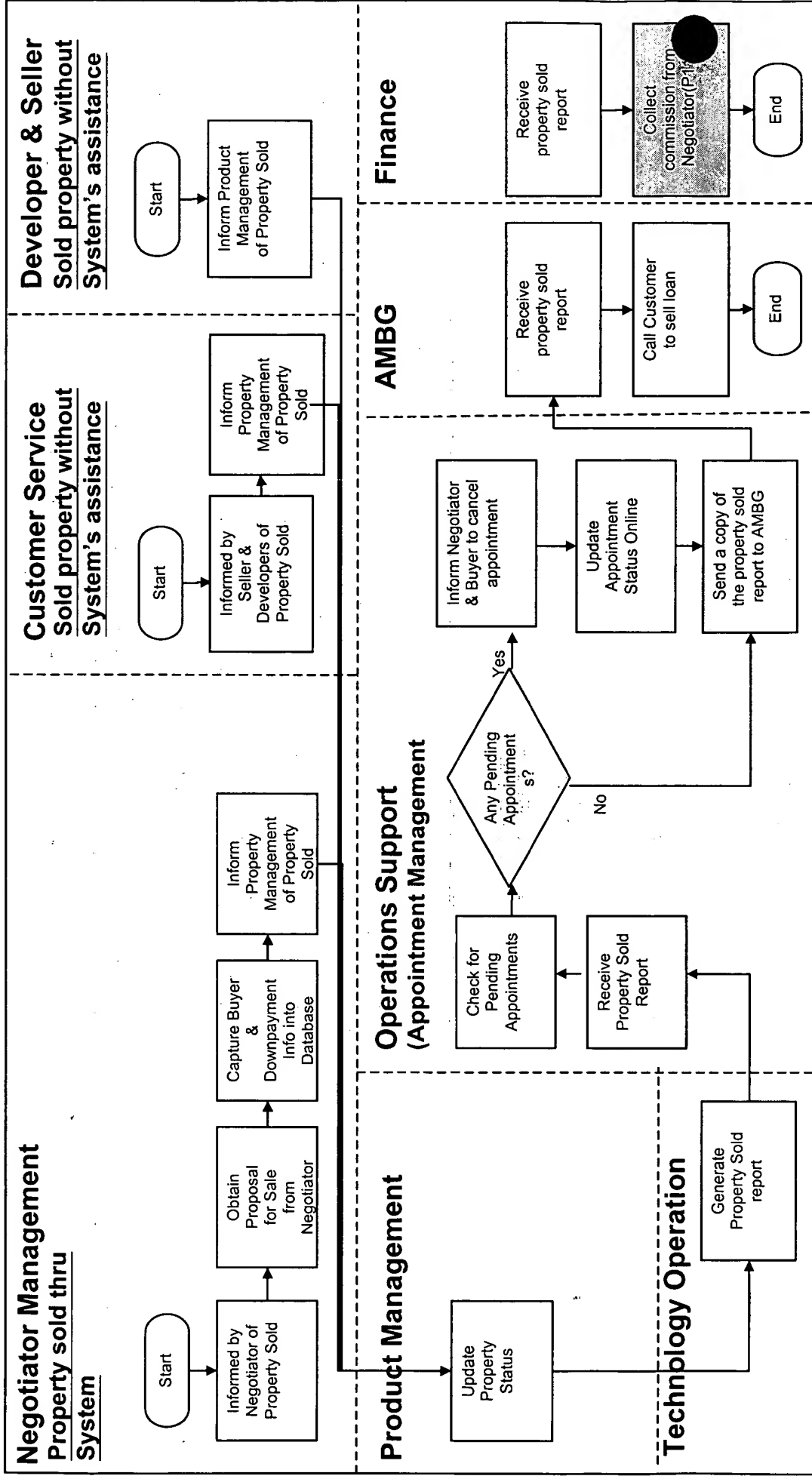


FIGURE 8a

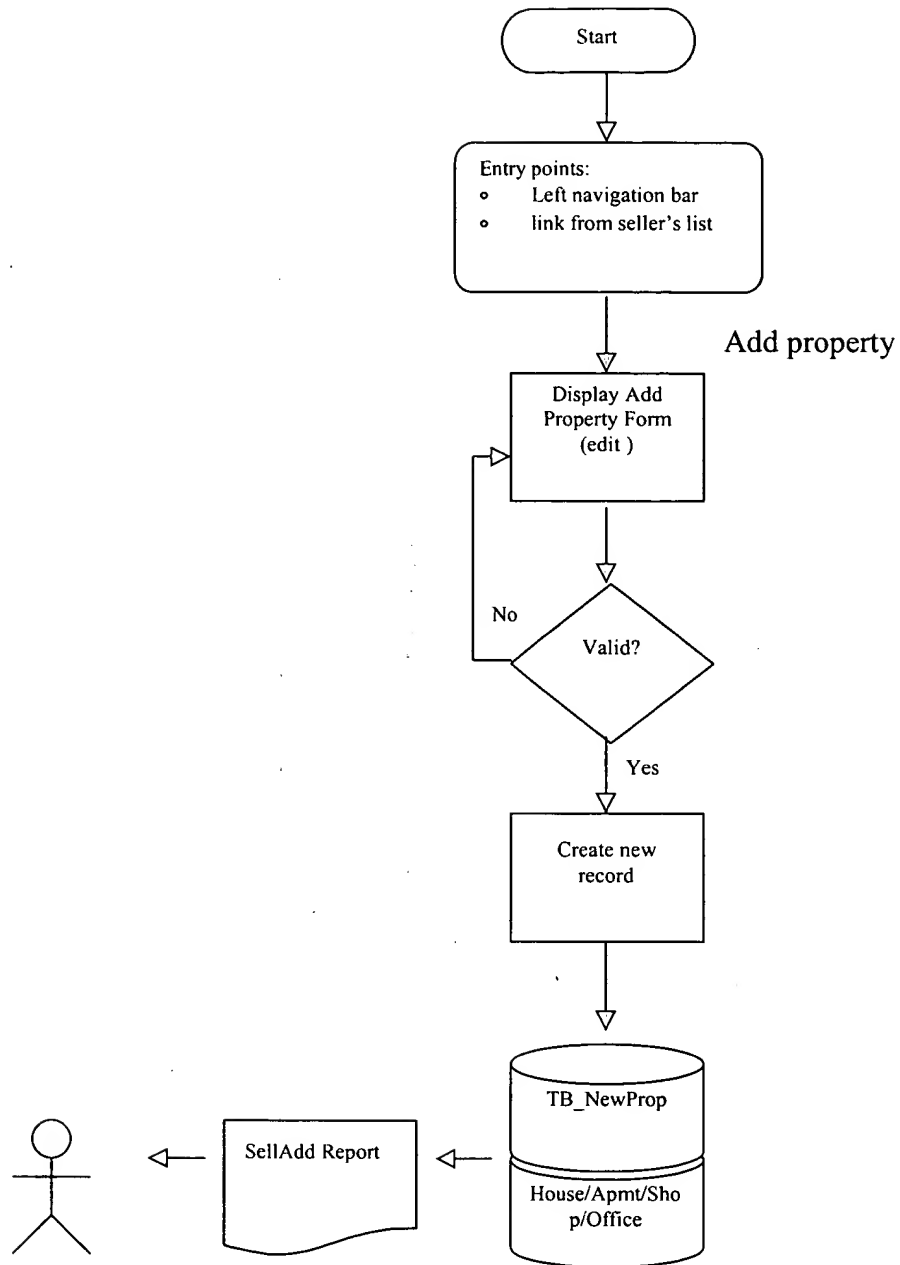
[illegible]

FIGURE 8b

0032344.14300

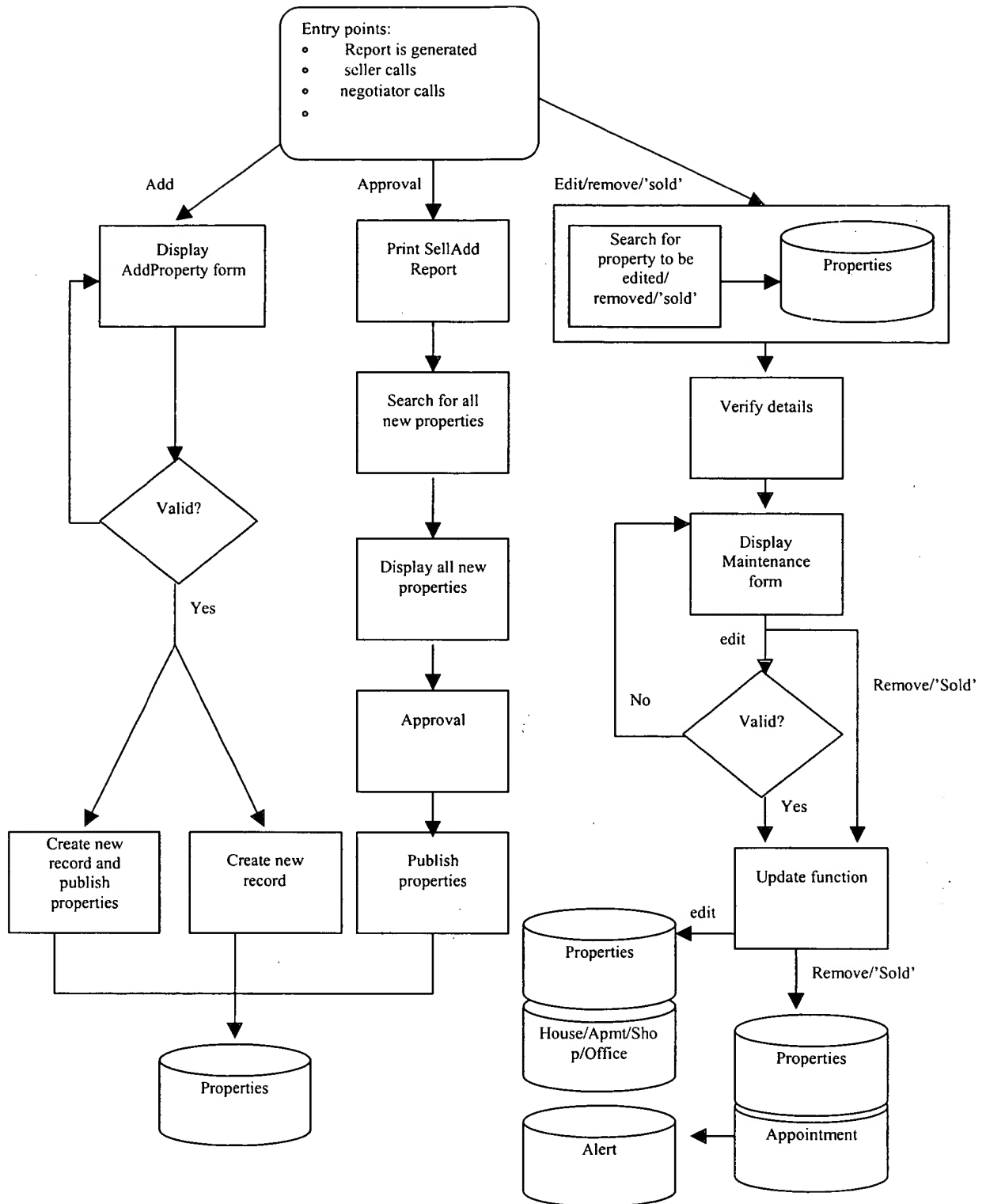


FIGURE 8c

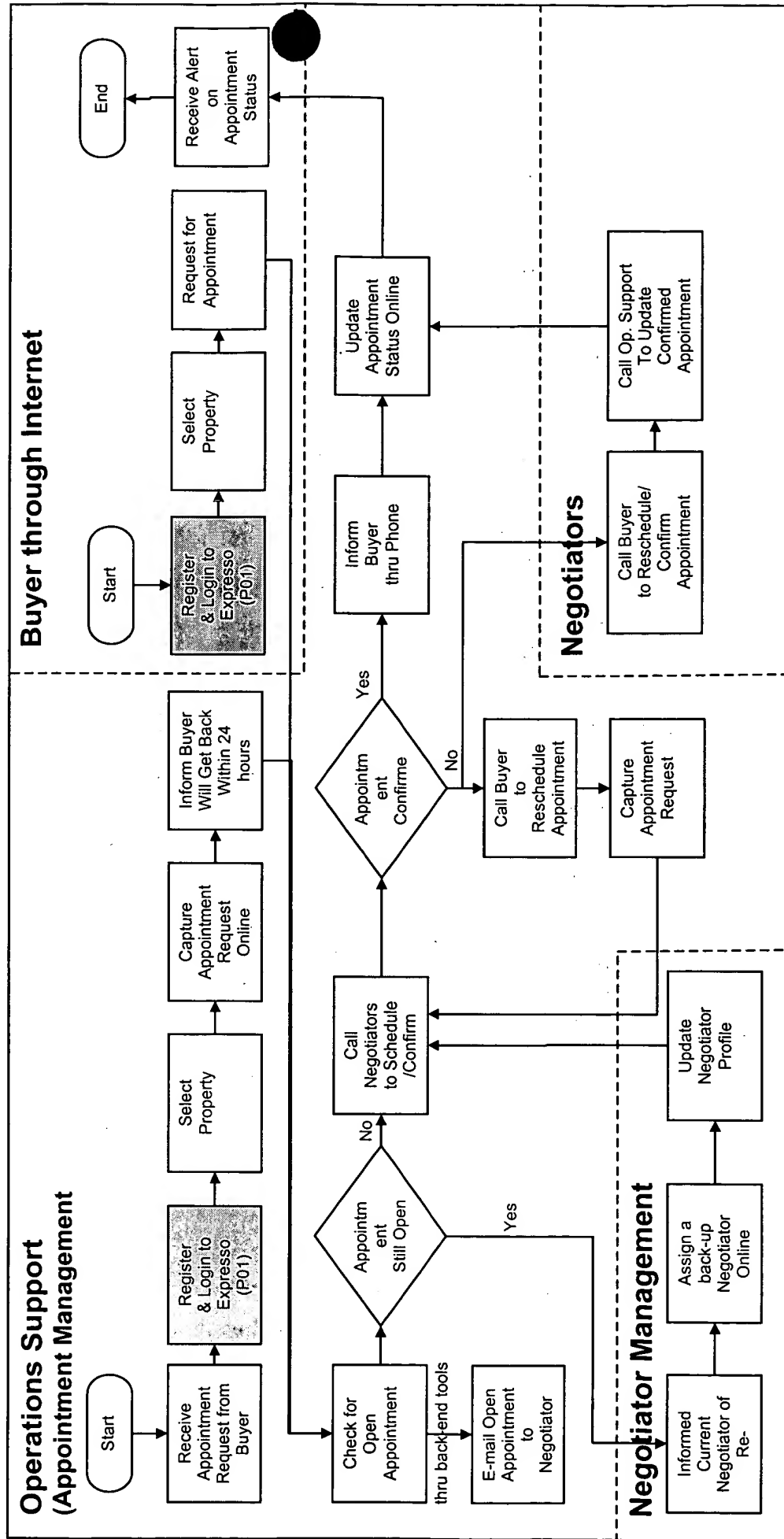


FIGURE 9a

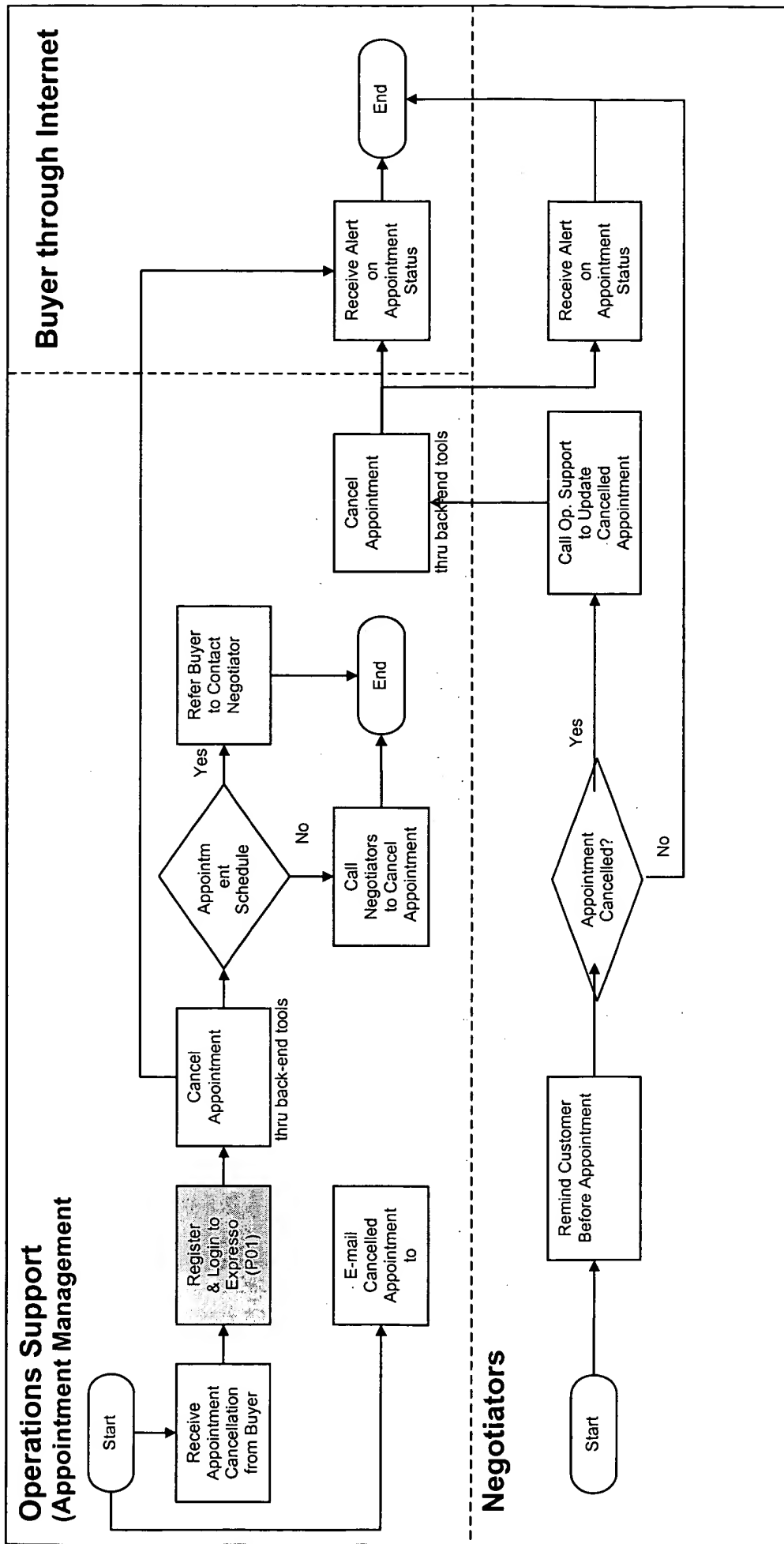


FIGURE 9b

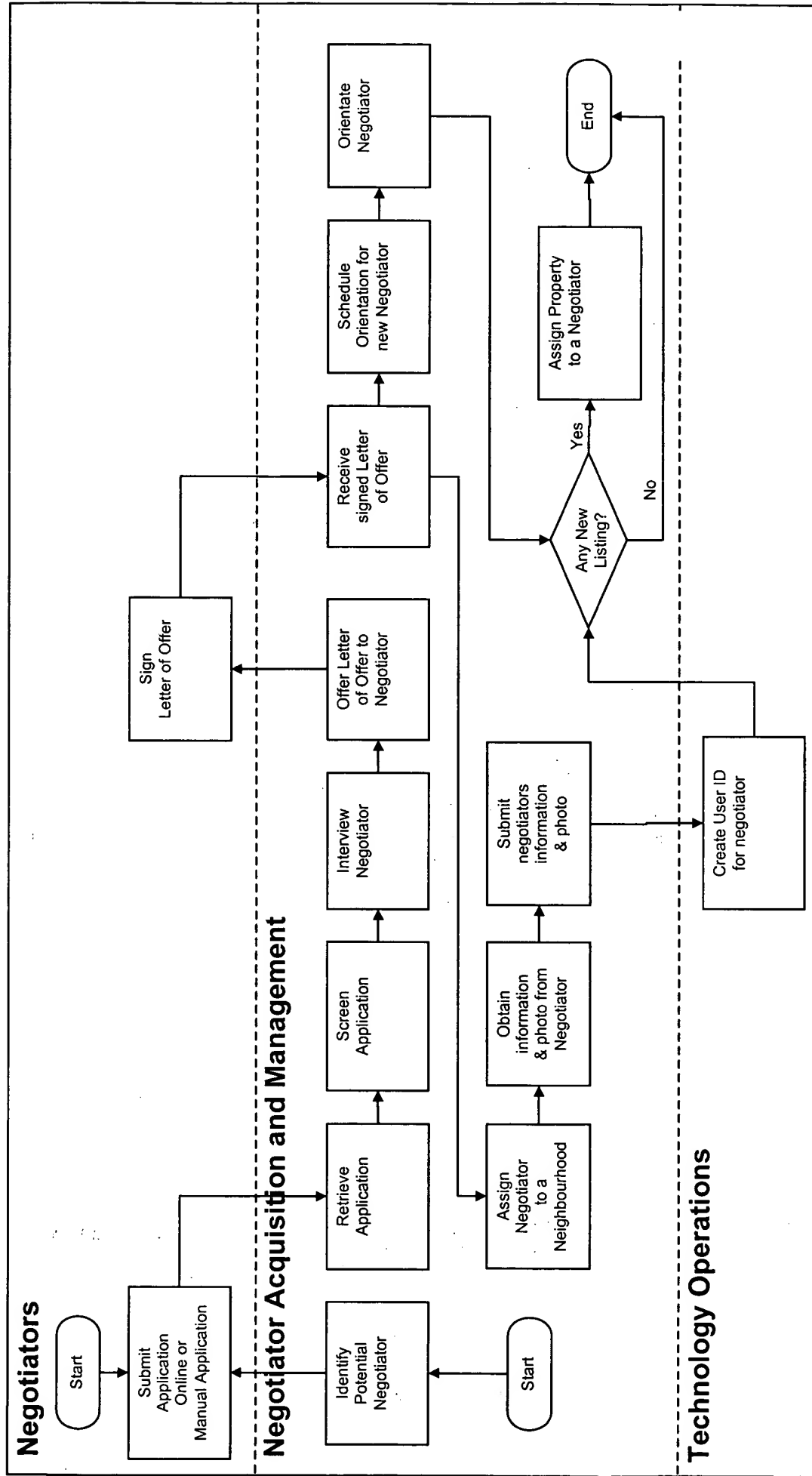


FIGURE 10

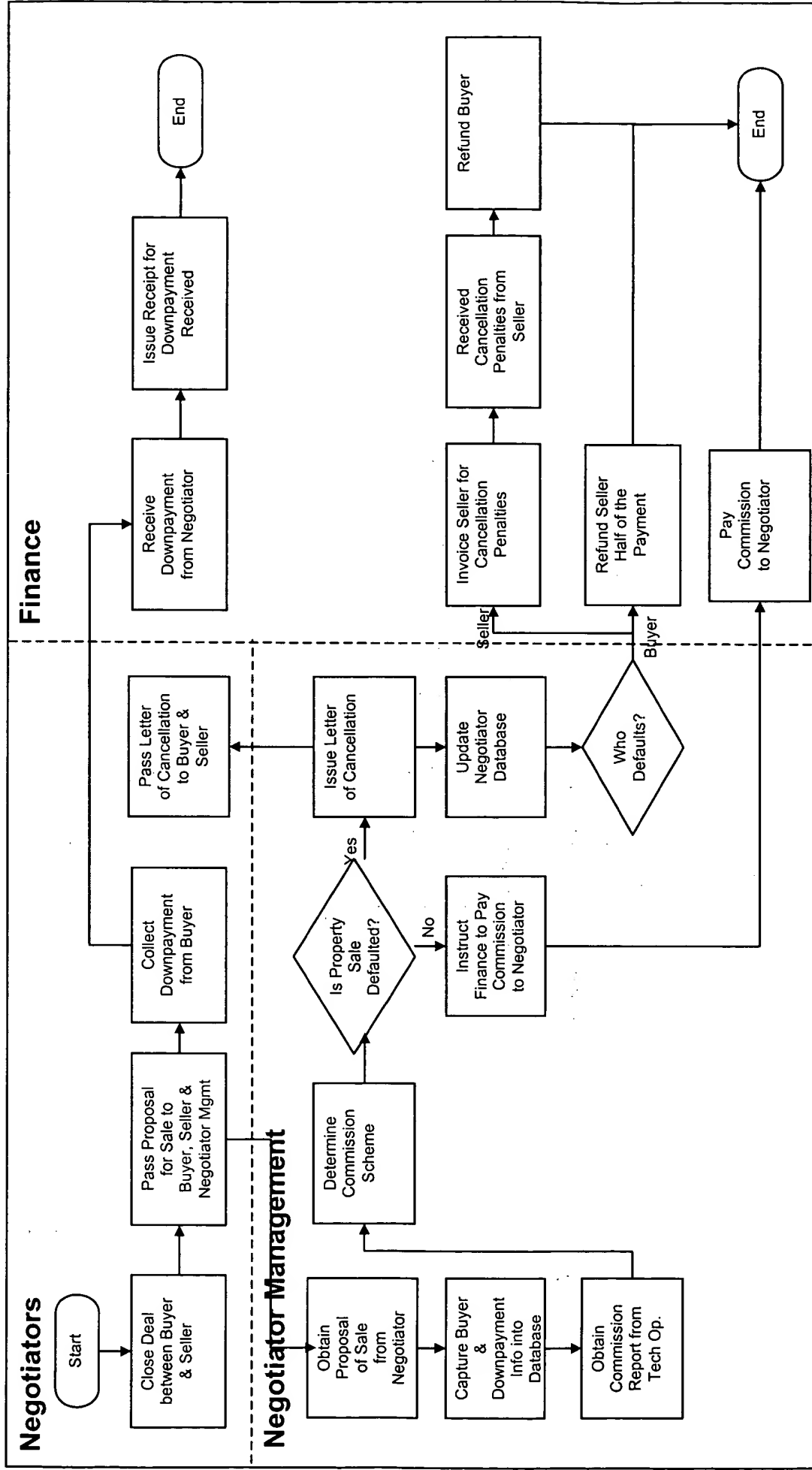


FIGURE 11





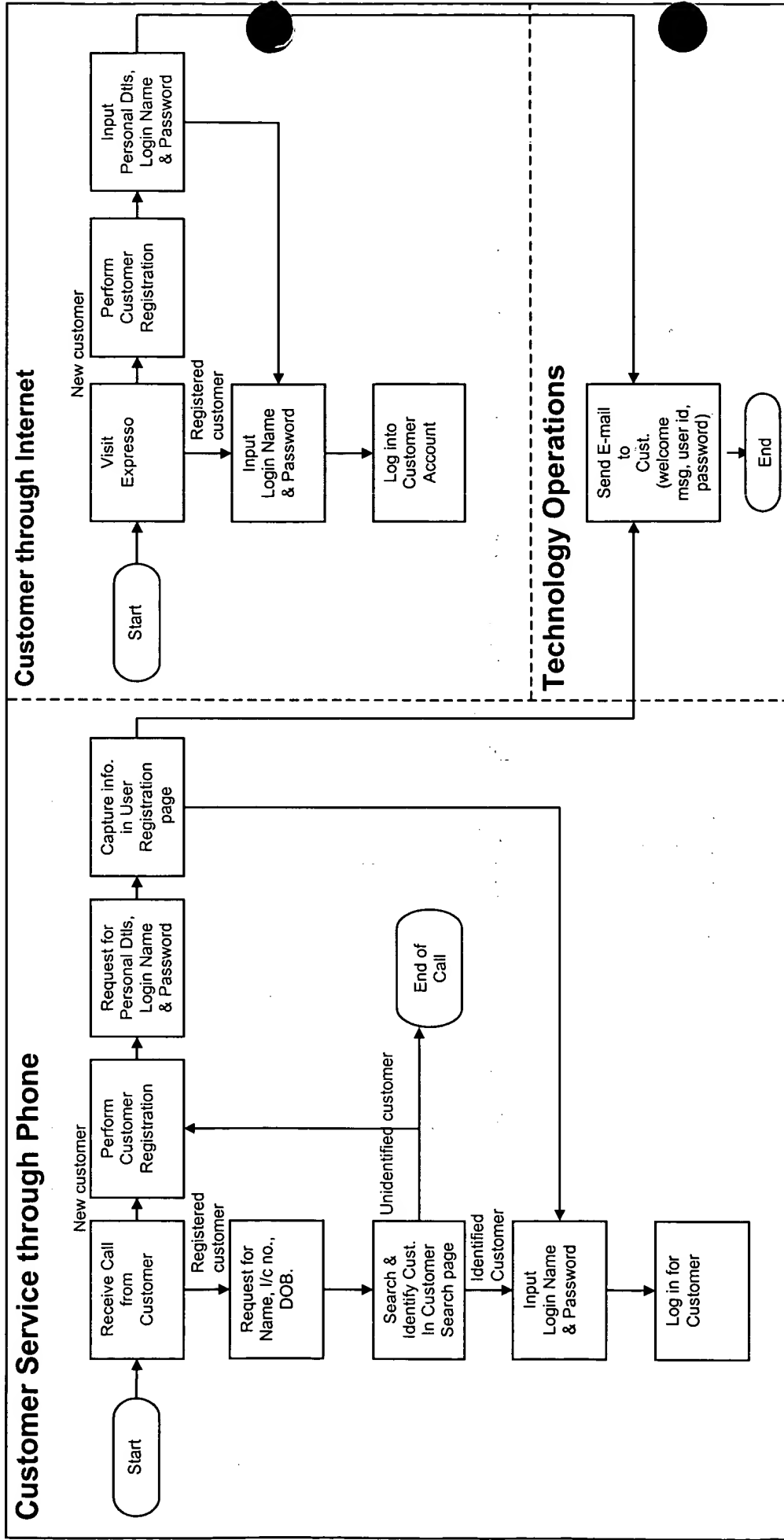


FIGURE 13

# Customer Service through Phone

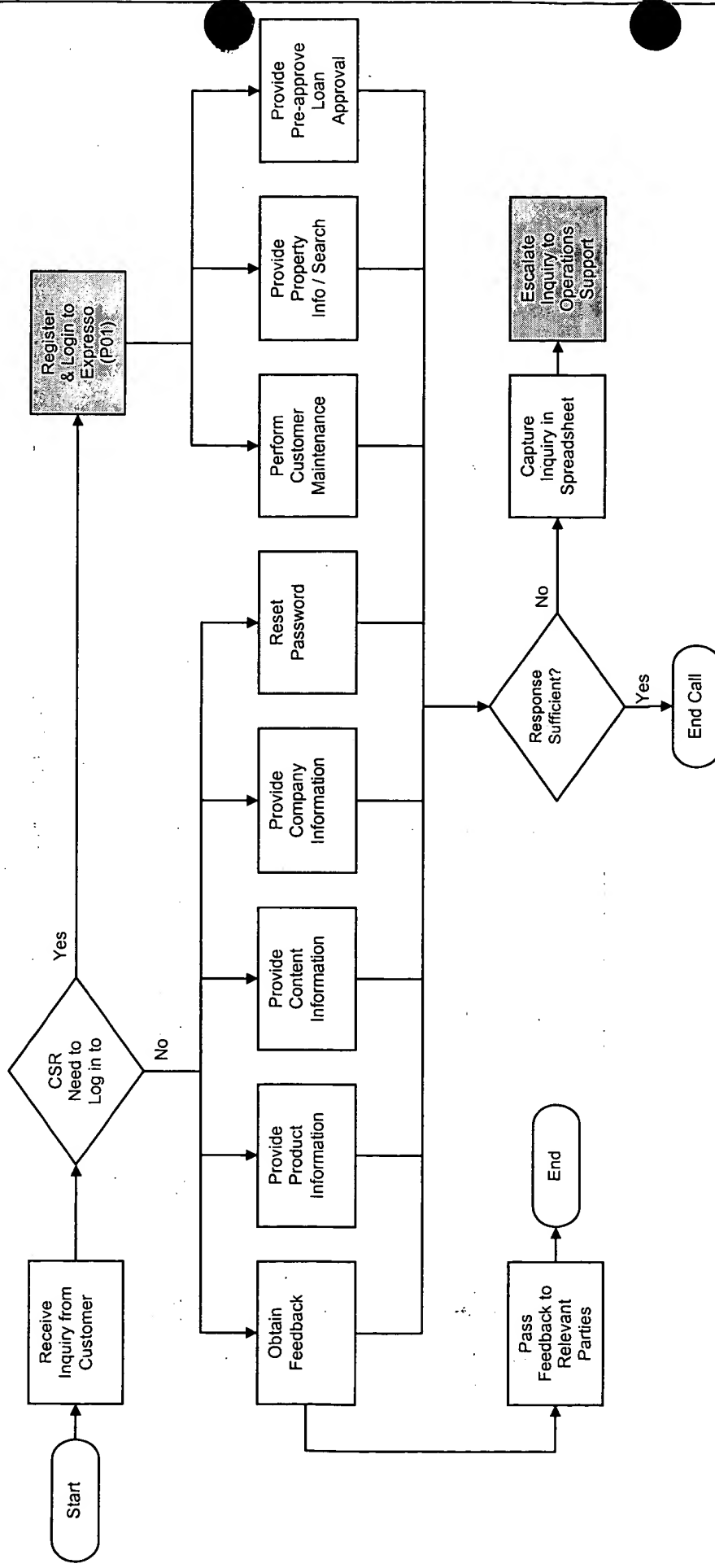
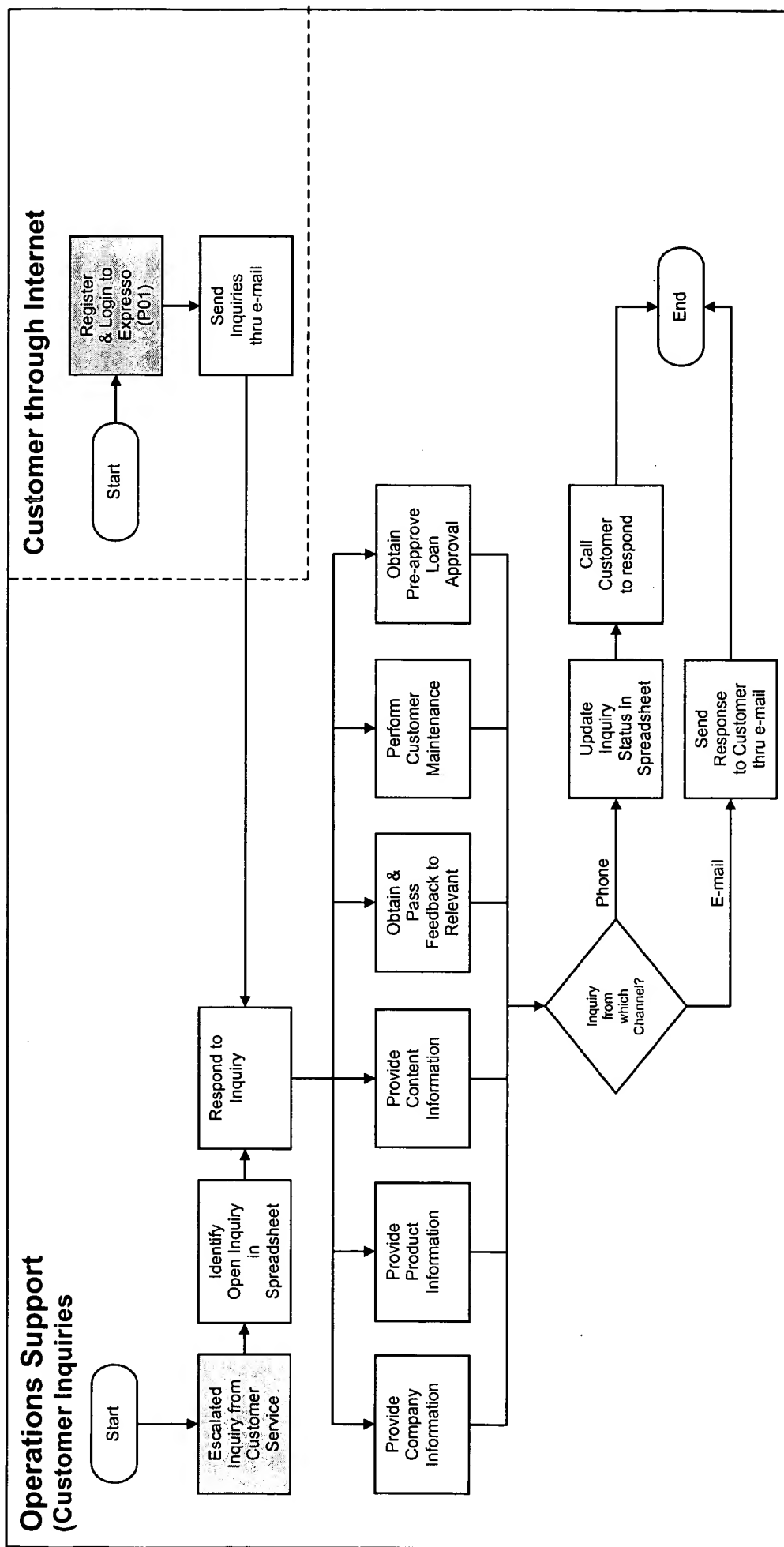


FIGURE 14a







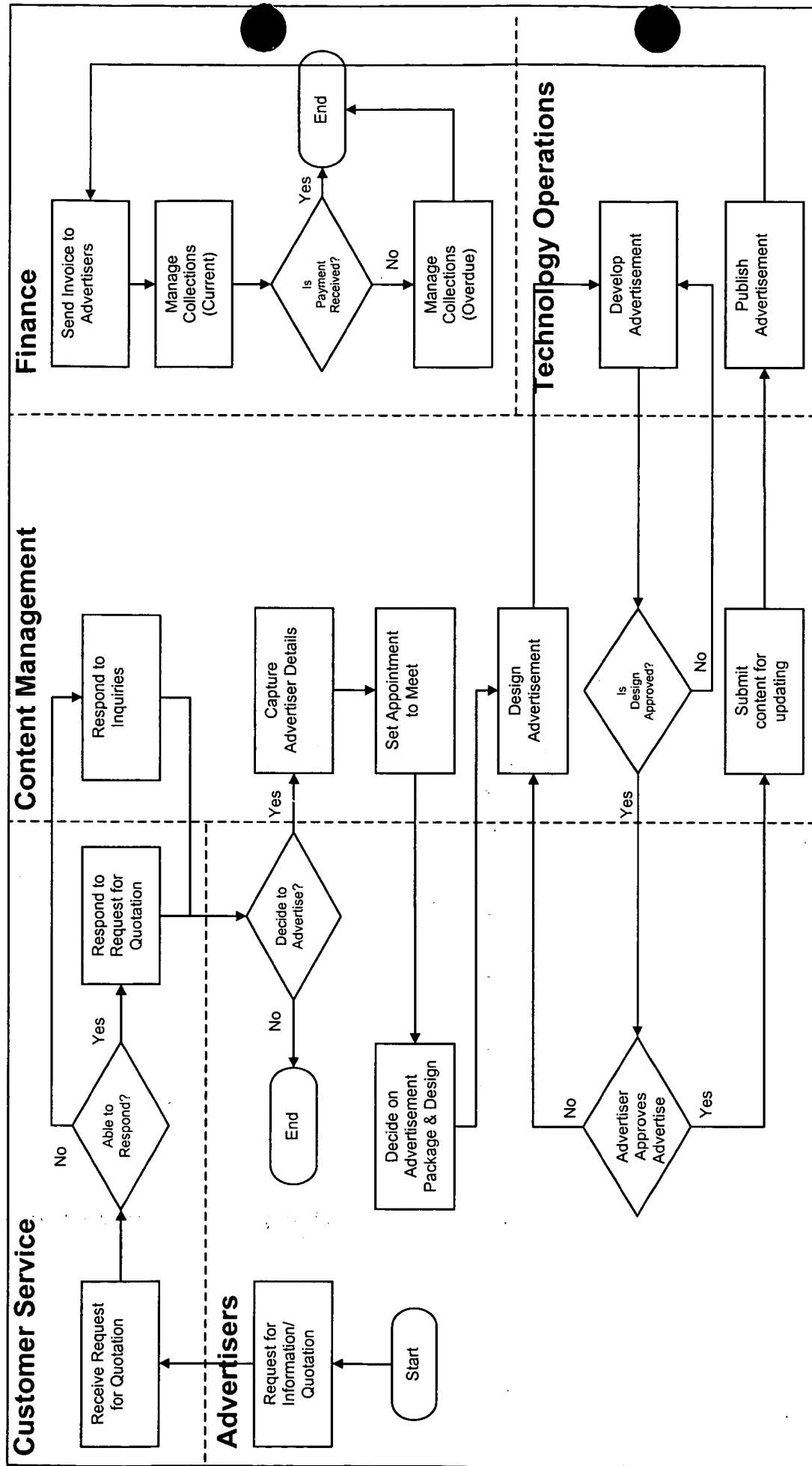


FIGURE 16

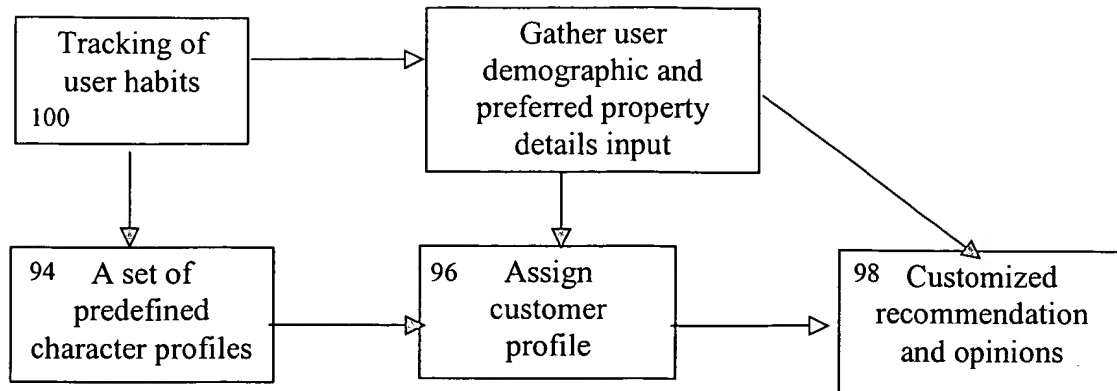


FIGURE 17





[illegible]

- | ii. Rank your preferred type of property |  | <b><u>Rank</u></b> |
|--|--|--------------------|
| a) Terrace House                         |  |                    |

FIGURE 19b

Age: 30 years old  
per annum

No of children: No children  
Nationality: Malaysian

Age of Oldest Child: nil

### Preferred Neighborhood

2<sup>nd</sup> Neighborhood choice: Shah Alam  
4<sup>th</sup> Neighborhood choice: Petaling Jaya

1<sup>st</sup> Property Type choice: Condominium      2<sup>nd</sup> Property Type choice: Terrace House

| Details (Demographics)       | Weightage | Yuppie        | Expatriate   | Young Family  | Establ'd Family | Teenager      | Elderly      | No Profile   | Total          |
|------------------------------|-----------|---------------|--------------|---------------|-----------------|---------------|--------------|--------------|----------------|
| 35 years old                 | 0.167     | 10            | 10           | 70            | 10              | 0             | 0            | 0            | 100            |
| 0 Children                   | 0.167     | 75            | 10           | 5             | 5               | 0             | 5            | 0            | 100            |
| Income of RM200,000          | 0.167     | 30            | 10           | 40            | 15              | 0             | 5            | 0            | 100            |
| Nationality : Malaysian      | 0.167     | 20            | 0            | 20            | 20              | 20            | 20           | 0            | 100            |
| Single                       | 0.167     | 70            | 10           | 0             | 0               | 20            | 0            | 0            | 100            |
| Nil (Oldest Child Age)       | 0.167     | 40            | 10           | 0             | 0               | 40            | 10           | 0            | 100            |
|                              |           |               |              |               |                 |               |              |              |                |
| 35 years old                 |           | 1.667         | 1.667        | 11.667        | 1.667           | 0.000         | 0.000        | 0.000        | 16.667         |
| 0 Children                   |           | 12.500        | 1.667        | 0.833         | 0.833           | 0.000         | 0.833        | 0.000        | 16.667         |
| Income of RM200,000          |           | 5.000         | 1.667        | 6.667         | 2.500           | 0.000         | 0.833        | 0.000        | 16.667         |
| Nationality : Malaysian      |           | 3.333         | 0.000        | 3.333         | 3.333           | 3.333         | 3.333        | 0.000        | 16.667         |
| Single                       |           | 11.667        | 1.667        | 0.000         | 0.000           | 3.333         | 0.000        | 0.000        | 16.667         |
| Nil (Oldest Child Age)       |           | 6.667         | 1.667        | 0.000         | 0.000           | 6.667         | 1.667        | 0.000        | 16.667         |
| <b>Demographic Total</b>     |           | <b>40.833</b> | <b>8.333</b> | <b>22.500</b> | <b>8.333</b>    | <b>13.333</b> | <b>6.667</b> | <b>0.000</b> | <b>100.000</b> |
| <b>Demographic Weightage</b> |           | <b>41%</b>    | <b>8%</b>    | <b>23%</b>    | <b>8%</b>       | <b>13%</b>    | <b>7%</b>    | <b>0%</b>    | <b>100%</b>    |

Predefined character type (demographic points assigned to each character type)

User X's demographic attribute values. The predefined value is multiplied by the weightage to obtain the final value

As a result, based only on demographic attributes, User X is

41% - Yuppie  
8% - Expatriate  
23% - Young Family  
8% - Established Family  
13% - Teenager  
7% - Elderly

**FIGURE 19c**

| Neighborhood                  | Weightage | Yuppie       | Expatriate   | Young Family | Establ'd Family | Teenager    | Elderly      | No Profile  | Total         |
|-------------------------------|-----------|--------------|--------------|--------------|-----------------|-------------|--------------|-------------|---------------|
| Bangsar                       | 0.25      | 70           | 20           | 0            | 10              | 0           | 0            | 0           | 100           |
| Shah Alam                     | 0.25      | 5            | 0            | 35           | 40              | 0           | 20           | 0           | 100           |
| KLCC                          | 0.25      | 70           | 20           | 0            | 10              | 0           | 0            | 0           | 100           |
| PJ                            | 0.25      | 20           | 10           | 20           | 20              | 10          | 20           | 0           | 100           |
|                               |           |              |              |              |                 |             |              |             |               |
| Bangsar                       |           | 17.50        | 5.00         | 0.00         | 2.50            | 0.00        | 0.00         | 0.00        | 25            |
| Shah Alam                     |           | 1.25         | 0.00         | 8.75         | 10.00           | 0.00        | 5.00         | 0.00        | 25            |
| KLCC                          |           | 17.50        | 5.00         | 0.00         | 2.50            | 0.00        | 0.00         | 0.00        | 25            |
| PJ                            |           | 5.00         | 2.50         | 5.00         | 5.00            | 2.50        | 5.00         | 0.00        | 25            |
| <b>Total</b>                  |           | <b>41.25</b> | <b>12.50</b> | <b>13.75</b> | <b>20.00</b>    | <b>2.50</b> | <b>10.00</b> | <b>0.00</b> | <b>100.00</b> |
| <b>Neighborhood Weightage</b> |           | <b>41%</b>   | <b>13%</b>   | <b>14%</b>   | <b>20%</b>      | <b>3%</b>   | <b>10%</b>   | <b>0%</b>   | <b>100%</b>   |

| Property Details                    | Weightage | C1         | C2         | C3         | C4         | C5        | C6        | C7        | Total       |
|-------------------------------------|-----------|------------|------------|------------|------------|-----------|-----------|-----------|-------------|
| Neighborhood Weightage              | 0.70      | 41%        | 13%        | 14%        | 20%        | 3%        | 10%       | 0%        | 100%        |
| Property Type Weightage             | 0.30      | 40%        | 10%        | 40%        | 5%         | 0%        | 5%        | 0%        | 100%        |
|                                     |           |            |            |            |            |           |           |           |             |
| Neighborhood Weightage              |           | 29%        | 9%         | 10%        | 14%        | 2%        | 7%        | 0%        | 70%         |
| Property Type Weightage             |           | 12%        | 3%         | 12%        | 2%         | 0%        | 2%        | 0%        | 30%         |
| <b>Preferred Property Weightage</b> |           | <b>41%</b> | <b>12%</b> | <b>22%</b> | <b>16%</b> | <b>2%</b> | <b>9%</b> | <b>0%</b> | <b>100%</b> |

Based on the neighbourhood and property type weightage determined for User X, his property weightage to be:

|     |                |     |                      |
|-----|----------------|-----|----------------------|
| 41% | - Yuppie       | 12% | - Expatriate         |
| 22% | - Young Family | 16% | - Established Family |
| 2%  | - Teenager     | 9%  | - Elderly            |

**FIGURE 19f**

|                        | Weightage | C1         | C2         | C3         | C4         | C5        | C6        | C7        | Total       |
|------------------------|-----------|------------|------------|------------|------------|-----------|-----------|-----------|-------------|
| Demographics Weightage | 0.30      | 41%        | 8%         | 23%        | 8%         | 13%       | 7%        | 0%        | 100%        |
| Property Weightage     | 0.70      | 41%        | 12%        | 22%        | 16%        | 2%        | 9%        | 0%        | 100%        |
| Demographic Total      |           | 12%        | 3%         | 7%         | 3%         | 4%        | 2%        | 0%        | 30%         |
| Property Total         |           | 29%        | 8%         | 15%        | 11%        | 1%        | 6%        | 0%        | 70%         |
| <b>Total</b>           |           | <b>41%</b> | <b>11%</b> | <b>22%</b> | <b>13%</b> | <b>5%</b> | <b>8%</b> | <b>0%</b> | <b>100%</b> |

User X has a unique character profile score of :

|     |                |     |                      |
|-----|----------------|-----|----------------------|
| 41% | - Yuppie       | 11% | - Expatriate         |
| 22% | - Young Family | 13% | - Established Family |
| 5%  | - Teenager     | 8%  | - Elderly            |

**FIGURE 19g**

(a) Neighborhood

| Classification | C1         | C2        | C3         | C4         | C5        | C6        | C7       | Total      |
|----------------|------------|-----------|------------|------------|-----------|-----------|----------|------------|
| Bangsar        | 55         | 20        | 5          | 10         | 5         | 5         | 0        | 100        |
| KLCC           | 55         | 20        | 5          | 10         | 5         | 5         | 0        | 100        |
| PJ             | 20         | 10        | 20         | 20         | 10        | 20        | 0        | 100        |
| Gombak         | 5          | 5         | 60         | 10         | 10        | 10        | 0        | 100        |
| Klang          | 10         | 5         | 45         | 25         | 5         | 10        | 0        | 100        |
| Shah Alam      | 5          | 5         | 30         | 35         | 5         | 20        | 0        | 100        |
| <b>Total</b>   | <b>150</b> | <b>65</b> | <b>165</b> | <b>110</b> | <b>40</b> | <b>70</b> | <b>0</b> | <b>600</b> |

(b) Property Type

| Classification | C1        | C2        | C3         | C4         | C5        | C6        | C7       | Total      |
|----------------|-----------|-----------|------------|------------|-----------|-----------|----------|------------|
| Condominium    | 40        | 20        | 10         | 5          | 20        | 5         | 0        | 100        |
| Terrace House  | 10        | 5         | 60         | 10         | 5         | 10        | 0        | 100        |
| Semi-detached  | 5         | 10        | 20         | 50         | 5         | 10        | 0        | 100        |
| Bungalow       | 5         | 20        | 10         | 55         | 5         | 5         | 0        | 100        |
| <b>Total</b>   | <b>60</b> | <b>55</b> | <b>100</b> | <b>120</b> | <b>35</b> | <b>30</b> | <b>0</b> | <b>400</b> |

(c) Etc...

**FIGURE 20a**

| User X                 |                          | Property Attributes |               |               |              |
|------------------------|--------------------------|---------------------|---------------|---------------|--------------|
| Characteristics        | User X Character Profile | Neighborhood        | Property Type | Buildup Area  | No. of Rooms |
| Property ID : BGS 1001 |                          | Bangsar             | Condo         | 2200 sq. feet | 3 bedroom    |
| Yuppie                 | 41                       | 55                  | 40            | 30            | 5            |
| Expatriate             | 11                       | 20                  | 20            | 10            | 10           |
| Young Family           | 22                       | 5                   | 10            | 20            | 50           |
| Establ'd Family        | 13                       | 10                  | 5             | 0             | 10           |
| Teenager               | 5                        | 5                   | 20            | 10            | 20           |
| Elderly                | 8                        | 5                   | 5             | 30            | 5            |
| Map User to Property   |                          |                     |               |               |              |
| Yuppie                 |                          | 2255                | 1640          | 1230          | 205          |
| Expatriate             |                          | 220                 | 220           | 110           | 110          |
| Young Family           |                          | 110                 | 220           | 440           | 1100         |
| Establ'd Family        |                          | 130                 | 65            | 0             | 130          |
| Teenager               |                          | 25                  | 100           | 50            | 100          |
| Elderly                |                          | 40                  | 40            | 240           | 40           |
| <b>Sub Total</b>       |                          | <b>2780</b>         | <b>2285</b>   | <b>2070</b>   | <b>1685</b>  |
| <b>Total</b>           |                          | <b>8820</b>         |               |               |              |

Predefined character property attribute points assigned to each character type

**FIGURE 20b**

| User X                 |                   | Property Attributes |               |               |              |
|------------------------|-------------------|---------------------|---------------|---------------|--------------|
| Characteristics        | Character Profile | Neighborhood        | Property Type | Buildup Area  | No. of Rooms |
| Property ID : BGS 1002 |                   | Bangsar             | Condo         | 2200 sq. feet | 3 bedroom    |
| Yuppie                 | 41                | 55                  | 5             | 30            | 5            |
| Expatriate             | 11                | 20                  | 20            | 10            | 10           |
| Young Family           | 22                | 5                   | 10            | 20            | 50           |
| Established Family     | 13                | 10                  | 55            | 0             | 10           |
| Teenager               | 5                 | 5                   | 5             | 10            | 20           |
| Elderly                | 8                 | 5                   | 5             | 30            | 5            |
| Calculation            |                   |                     |               |               |              |
| Yuppie                 |                   | 2255                | 205           | 1230          | 205          |
| Expatriate             |                   | 220                 | 220           | 110           | 110          |
| Young Family           |                   | 110                 | 220           | 440           | 1100         |
| Established Family     |                   | 130                 | 715           | 0             | 130          |
| Teenager               |                   | 25                  | 25            | 50            | 100          |
| Elderly                |                   | 40                  | 40            | 240           | 40           |
| Sub Total              |                   | 2780                | 1425          | 2070          | 1685         |
| Total                  |                   | 7960                |               |               |              |

FIGURE 20c

| Property ID | User X Score | Rank |
|-------------|--------------|------|
| BGS 1001    | 8820         | 1    |
| BGS 1003    | 8600         | 2    |
| KLC 1001    | 8530         | 3    |
| KLC 1002    | 8200         | 4    |
| BGS 1002    | 7690         | 5    |
| BGS 1004    | 6910         | 6    |

In this scenario, BGS 1001 is ranked No. 1 for User X and BGS 1002 is ranked No. 4. These results can be used to recommend the most relevant properties to User X.

FIGURE 20d

**Welcome James,** [Ask Einstein](#)

**Buyers**

- [Property Search](#)
- [Latest Matches](#)
- [My Profile](#)
- [Financing](#)
- [Favourites List](#)
- [Appointments](#)

**Sellers**

- [Seller's Portfolio](#)
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**Resources**

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- [Property News](#)
- [Promotions](#)
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- [Loan Calculator](#)

**Your current status**

- You have 1 pending [appointment](#) to view a property
- You have 1 confirmed [appointment](#) to view a property
- You have 2 properties in your [Favourites list](#)
- Your [pre-approved loan](#) - RM 150,000 had been rejected

**Promotions**

- Free Expresso Gold Membership upgrade! [\[more\]](#)
- Free feng shui consulting by our in-house expert for every house purchased! [\[more\]](#)

**Expresso Updates**

**Latest News**

Now! Check out your buyers guide [\[Read it now\]](#)

Now! Get a pre-approved loan [\[Sign-up\]](#)

Now! Let Expresso do the searching [\[Tell us what you are looking for\]](#)

- You have 2 new property matches (Profile Name : 100K-200K) [\[See the new matches\]](#)
- You have 4 new property matches (Profile Name : Condo Bangsar) [\[See the new matches\]](#)

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Select one neighbourhood :

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View Neighbourhood House Prices

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Henry Butcher's Market Outlook Overview

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**Expresso Poll**

I would spend most renovation budget on improving :

☒ The bedroom

☐ The kitchen

☐ The living room

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**Expresso Tools**


 [Loan Calculator](#)

FIGURE 20e

|           |                                | Neighborhood |         |    |       |        | Property Type |       |         |         |          |
|-----------|--------------------------------|--------------|---------|----|-------|--------|---------------|-------|---------|---------|----------|
|           |                                | KLCC         | Bangsar | PJ | Klang | Gombak | Shah Alam     | Condo | Terrace | Semi -D | Bungalow |
| 1)        | Search for a property          |              |         |    |       |        |               |       |         |         |          |
|           | - PJ, Terrace House            |              |         | 1  |       |        |               |       | 1       |         |          |
|           | - Bangsar, Condo               | 1            |         |    |       |        |               | 1     |         |         |          |
| 2)        | Profile Search                 |              |         |    |       |        |               |       |         |         |          |
|           | - KLCC, Condo                  | 2            |         |    |       |        |               | 2     |         |         |          |
|           | - PJ, Terrace House            |              |         | 2  |       |        |               |       | 2       |         |          |
|           | -PJ, Semi-Detach               |              |         | 2  |       |        |               |       |         | 2       |          |
|           | - Bangsar, Condo               |              | 2       |    |       |        |               | 2     |         |         |          |
| 3)        | Neighborhood Price Index       |              |         |    |       |        |               |       |         |         |          |
|           | - KLCC, Condo                  | 1            |         |    |       |        |               | 1     |         |         |          |
|           | - PJ, Terrace House            |              |         | 1  |       |        | 1             |       | 1       |         |          |
|           | - Bangsar, Terrace House       |              | 1       |    |       |        |               |       | 1       |         |          |
| 4)        | Favorite List                  |              |         |    |       |        |               |       |         |         |          |
|           | - Bangsar, Condo               | 2            |         |    |       |        |               | 2     |         |         |          |
|           | - PJ, Bungalow                 |              |         | 2  |       |        |               |       |         |         | 2        |
|           | - PJ, Terrace House            |              |         | 2  |       |        |               |       | 2       |         |          |
|           | - PJ,Terrace House             |              |         | 2  |       |        |               |       | 2       |         |          |
| 5)        | Latest Matches                 |              |         |    |       |        |               |       |         |         |          |
|           | - Bangsar, Bungalow            |              | 1       |    |       |        |               |       |         |         | 1        |
|           | - PJ, Terrace House            |              | 1       |    |       |        |               |       | 1       |         |          |
|           | - PJ, Terrace House            |              | 1       |    |       |        |               |       | 1       |         |          |
|           | - Bangsar, Terrace House       |              |         | 1  |       |        |               |       | 1       |         |          |
| 6)        | Request for an Appointment     |              |         |    |       |        |               |       |         |         |          |
|           | - Bangsar, Condo               |              | 5       |    |       |        |               | 5     |         |         |          |
|           | - Petaling Jaya, Terrace House |              |         | 5  |       |        |               |       | 5       |         |          |
|           | - Petaling Jaya, Semi-Detach   |              |         | 5  |       |        |               |       |         | 5       |          |
| Sub Total |                                | 6            | 11      | 23 | 0     | 0      | 1             | 13    | 17      | 7       | 3        |
| Total     |                                | 81           |         |    |       |        |               |       |         |         |          |

**FIGURE 21**